

REMARKS

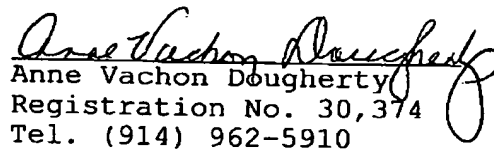
Claims 1-4 were pending in the patent application, Claims 5-28 having been withdrawn from consideration. In the Office Action, the Examiner withdrew the rejections under Claims 1-4 under 35 USC 101. The Examiner has, however, rejected Claims 1-4 under 35 USC 112.

By this amendment, Applicants have amended the language of Claim 1 to include the language suggested by the Examiner and to more clearly recite that corrective action is taken when the value of the actual risk and return differs from the value of the desired risk and return.

Applicants believe that the amendments to Claim 1 address all of the Examiner's concerns and place all of the remaining claims, Claims 1-4, in condition for allowance. Applicants respectfully request entry of the amendments, reconsideration and withdrawal of the objections and 112 rejections, and issuance of the claims.

Respectfully submitted,
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